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Attorneys for Secured Creditor



Order Filed on July 23, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

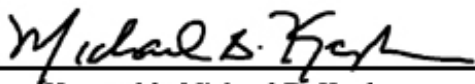
In re: Elsworth A. Ungemah, Mary Ann E. Ungemah, <i>aka Mary Ann E. Johnson</i> <i>aka Mary Ann E. Caldeira</i> Debtors.	Chapter 13 Case No. 18-12714-MBK Hearing Date: July 28, 2021 at 9:00 a.m. Judge: Michael B. Kaplan
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**CONSENT ORDER RESOLVING SECURED CREDITOR'S CERTIFICATION OF
DEFAULT AND PROVIDING FOR CURE OF POST-PETITION ARREARS**

The relief set forth on the following pages, number two (2) through three (3) is hereby

ORDERED

DATED: July 23, 2021


Honorable Michael B. Kaplan
United States Bankruptcy Judge

Page 2

Debtors: Elsworth A. Ungemah
Case No.: 18-12714-MBK
Caption of Order: **CONSENT ORDER RESOLVING SECURED CREDITOR'S
CERTIFICATION OF DEFAULT AND PROVIDING FOR
CURE OF POST-PETITION ARREARS**

THIS MATTER having been opened to the Court upon the Certification of Default filed by U.S. Bank National Association, as Trustee for Banc of America Funding 2008-FT1 Trust, Mortgage Pass-Through Certificates, Series 2008-FT1 as serviced by Nationstar Mortgage LLC d/b/a Mr. Cooper ("Movant"), Elsworth A. Ungemah and Mary Ann E. Unemah ("Debtor's") having filed an opposition thereto with respect to the property known 8 Laurelhurst Drive, Brick, NJ 08724, and the Court noting the consent of the parties to the form, substance, and entry of the within Order, and for good cause shown ORDERED that:

ORDERED AS FOLLOWS:

1. Debtors are delinquent three (3) post-petition payments due May 1, 2021 through July 1, 2021, each in the amount of \$854.52, less suspense of \$427.26, for a total delinquency of \$2,136.30.
2. Debtor shall pay post-petition mortgage payment arrears of \$2,136.30 by making six (6) equal monthly payments of \$356.05, beginning August 1, 2021 through January 1, 2022.
3. Debtors shall resume post-petition payments to be paid timely and in full with the August 1, 2021 payment.
4. If Debtors should default and fail to make future post-petition payments to Movant that come due during the pendency of this case for thirty (30) days from the due date, Movant's counsel may submit a certification of default and the Court may enter an Order vacating the automatic stay permitting Movant to proceed with its action against the real property known as 8 Laurelhurst Dr, Brick, NJ 08724.



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Debtors: Elsworth A. Ungemah
Case No.: 18-12714-MBK
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5. Upon dismissal, discharge chapter conversion, or relief from stay, the foregoing terms and conditions shall cease to be binding payments will be due pursuant to the terms of the original loan agreement and Movant may proceed to enforce its remedies under applicable non-bankruptcy law against the Real Property and/or against the Debtors.

Consent to Form and Entry

McCalla Raymer Leibert Pierce, LLC
Attorney for the Secured Creditor

By: 

Melissa Licker

Date: 7/16/2021

Lee M. Perlman
Attorney for the Debtors

By: 

Lee Martin Perlman

Date: 7/16/21

In re:
Elsworth A. Ungemah
Mary Ann E. Ungemah
Debtors

Case No. 18-12714-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 23, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Elsworth A. Ungemah, Mary Ann E. Ungemah, 8 Laurelhurst Drive, Brick, NJ 08724-3644

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 25, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor U.S. Bank National Association As Trustee for Banc of America Funding 2008-FT1 Trust, Mortgage Pass-Through Certificates, Series 2008-FT1 ajennings@raslg.com
Kevin Gordon McDonald	on behalf of Creditor U.S. Bank National Association as Trustee...et al kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com
Lee Martin Perlman	on behalf of Debtor Elsworth A. Ungemah ecf@newjerseybankruptcy.com

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Jul 23, 2021

Form ID: pdf903

Total Noticed: 1

mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Lee Martin Perlman

on behalf of Joint Debtor Mary Ann E. Ungemah ecf@newjerseybankruptcy.com
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Melissa N. Licker

on behalf of Creditor U.S. Bank National Association as Trustee for Banc of America Funding 2008-FT1 Trust, Mortgage
Pass-Through Certificates, Series 2008-FT1 as serviced by Nationstar Mortgage LLC d/b/a Mr. Cooper
NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com

Melissa N. Licker

on behalf of Creditor U.S. Bank National Association As Trustee for Banc of America Funding 2008-FT1 Trust, Mortgage
Pass-Through Certificates, Series 2008-FT1 NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor U.S. Bank National Association as Trustee for Banc of America Funding 2008-FT1 Trust, Mortgage
Pass-Through Certificates, Series 2008-FT1 as serviced by Nationstar Mortgage LLC d/b/a Mr. Cooper
phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

Sindi Mncina

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE smncina@raslg.com

Sindi Mncina

on behalf of Creditor U.S. Bank National Association As Trustee for Banc of America Funding 2008-FT1 Trust, Mortgage
Pass-Through Certificates, Series 2008-FT1 smncina@raslg.com

Sindi Mncina

on behalf of Creditor U.S. Bank National Association as Trustee...et al smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13